

EXHIBIT 28

From: Andrea Townson [<mailto:ATownson@upbnk.com>]
Sent: Wednesday, March 27, 2013 11:50 AM
To: 'De Smith' (wisevsd@gmail.com)
Cc: David M. M. Taffet (dmmt@platypus.bz); Tracy Renee (beingthysself@yahoo.com); 'Jeffrey B. Russell M.D.' (jbrussell@ivf-success.com)
Subject: Outstanding Items,

Hi De,

Ok, all , we are moving forward to underwriting, pending receipt of the credit and background checks, due next week. However, there are housekeeping items,

- 1 . confirmed personal bank statements for Tracy (we discussed yesterday)
2. separate budget (Sources/Uses) of each project **that includes developer and overhead costs and schedule**. Are this projects to be done simultaneously?. Even though this is structured as one large loan, Credit will absolutely require final reconciled budgets so proceeds can be properly disbursed at the title company.
3. Finally, I would also suggest that you forward the 3/31 bank statement for Platypus when it is received, due to the negative balance issue in the 1/31 statement.

Unless issues arise with the background checks, I look to get this to underwriting next week. Please note that U/W may have additional questions. Also, with respect to the appraisals please be sure that you have provided the final specs so that the properties will be given full credit for the intended upgrades. Otherwise, I can only go with the general specs you have provided. The appraisals will be ordered after the files goes to underwriting.

Thank you.

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